

IN RE:

JOSEPH D. KNODLE  
LISA D. KNODLE  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:12-22836

Chapter 13

Related to Docket No. 116

ORDER OF COURT

AND NOW, this 16th Day of November, 2016, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
U.S. BANKRUPTCY JUDGE drb

ENTERED BY DEFAULT

## Imaged Certificate of Notice Page 2 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Joseph D. Knodle  
Lisa D. Knodle  
DebtorsCase No. 12-22836-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin  
Form ID: pdf900Page 1 of 3  
Total Noticed: 56

Date Rcvd: Nov 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2016.

db/jdb  
cr  
+Joseph D. Knodle, Lisa D. Knodle, 239 Thornwood Drive, Canonsburg, PA 15317-3848  
+U.S. Department of Housing and Urban Development, c/o Novad Management Consulting, LLC,  
Shepherd's Mall, 2401 N. W. 23rd Street, Suite 1A, Oklahoma City, OK 73107-2423  
13391090 +Arthritis & Rheumatology Associates, 90 West Chestnut Street, Suit 410,  
Washington, PA 15301-4524  
13439364 +Borough of Canonsburg, c/o Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,  
Pittsburgh, PA 15219-6101  
13391095 CBCS, PO Box 163006, Columbus, OH 43216-3006  
13391094 +CBCS, PO Box 163279, Columbus, OH 43216-3279  
13391100 +COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
(address filed with court: Columbia Gas, PO Box 742537, Cincinnati, OH 45274-2537)  
13391092 +Capital One Bank, C/O Patenaude and Felix P.C., 213 East Main Street,  
Carnegie, PA 15106-2701  
13414164 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
13391093 +Capital One, N.A., PO Box 30285, Salt Lake City, UT 84130-0285  
13391098 +CitiMortgage, Inc., PO Box 9438, Gaithersburg, MD 20898-9438  
13391096 +CitiMortgage, Inc., 5280 Corporate Drive, MS1011, Frederick, MD 21703-8502  
13391097 CitiMortgage, Inc., Post Office Box 183040, Columbus, OH 43218-3040  
13549083 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971  
13391099 +Civic Consumer Discount, 61 W Pike St, Canonsburg, PA 15317-1313  
13442483 DEUTSCHE BANK NATIONAL TRUST COMPANY, Resurgent Capital Services, PO Box 10368,  
Greenville, SC 29603-0368  
13391104 +David R. Galloway, Esquire, 130 B Gettysburg Pike, Mechanicsburg, PA 17055-5653  
13398235 +Department Stores National Bank/Macy's, Bankruptcy Processing, PO Box 8053,  
Mason, OH 45040-8053  
13391106 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
13391107 +Emerge/fnbo, PO Box 105374, Atlanta, GA 30348-5374  
13391108 +Fulton, Freedman, Gullace, 28 East Main Street, Rochester, NY 14614-1928  
13391109 +HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253  
13391112 Internal Revenue Service, Room 806, William S. Moorhead Federal Building,  
Pittsburgh, PA 15222  
13391114 +Jb Robinson, Attn: Bankruptcy, PO Box 1799, Akron, OH 44309-1799  
13391116 Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349  
13391118 +Macys/fdsb, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053  
14196704 +MidFirst Bank, 999 NW Grand Blvd., Ste. 100, Oklahoma City, OK 73118-6051  
13391120 +Midland Credit Management Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
13391125 Nco Fin/51, PO Box 13574, Philadelphia, PA 19101  
13391128 +PA Department of Revenue, 564 Forbes Avenue, Pittsburgh, PA 15219-2908  
13391126 #+Pa Collection Svc, 63 Valley View Dr, Washington, PA 15301-2409  
13391129 +Pa Department of Revenue, Bureau of Collections & Taxpayer Service,  
11 Stanwix Street Room 310, Pittsburgh, PA 15222-1359  
13391132 +Raymond P. Amatangelo, Attorney At Law, PO Box 25, Charleroi, PA 15022-0025  
13391133 +Secretary of Housing Urban Development, Office of Housing FHA Comptroller,  
Director of Mortgage Insur Accounting, 451 Seventh Street SW, Washington, DC 20410-0001  
13391134 +The Washington Hospital, 155 Wilson Avenue, Washington, PA 15301-3398  
13419689 +U.S. Department of HUD, c/o Novad Management Consulting, LLC, Shepherd's Mall,  
2401 N.W. 23rd Street, Suite 1A, Oklahoma City OK 73107-2423

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13391089 +E-mail/Text: EBNProcessing@afni.com Nov 17 2016 01:56:33 Afni, Inc., Attn: Bankruptcy,  
PO Box 3097, Bloomington, IL 61702-3097  
13442381 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 17 2016 01:53:55  
American InfoSource LP as agent for, InSolve Recovery, LLC, PO Box 269093,  
Oklahoma City, OK 73126-9093  
13438275 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 17 2016 01:54:01  
American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,  
Oklahoma City, OK 73126-8941  
13391091 +E-mail/Text: cms-bk@cms-collect.com Nov 17 2016 01:55:24 Capital Managment Services, Inc.,  
726 Exchange Street, Suite 700, Buffalo, NY 14210-1464  
13412210 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 17 2016 01:55:47  
Commonwealth of Pennsylvania Department of Revenue, PO Box 280946, Bankruptcy Division,  
Harrisburg, PA 17128-0946  
13391102 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Nov 17 2016 01:56:44  
Credit Management Company, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
13391103 +E-mail/Text: creditonebknotifications@resurgent.com Nov 17 2016 01:55:16 Credit One Bank,  
PO Box 98873, Las Vegas, NV 89193-8873  
13391105 E-mail/Text: cio.bncmail@irs.gov Nov 17 2016 01:55:21 Departmen of Treasury,  
Internal Revenue Service, Philadelphia, PA 19255-0025  
13391110 +E-mail/Text: bankruptcy@icsystem.com Nov 17 2016 01:56:49 Ic Systems Inc, PO Box 64378,  
St. Paul, MN 55164-0378  
13391115 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 17 2016 01:56:38 Jefferson Capital,  
16 Mclelland Rd, Saint Cloud, MN 56303

District/off: 0315-2

User: lfin  
Form ID: pdf900

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Total Noticed: 56

Date Rcvd: Nov 16, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13419403 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 17 2016 01:56:38 Jefferson Capital Systems LLC,  
PO BOX 7999, SAINT CLOUD MN 56302-9617  
13391117 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 17 2016 01:48:22 Lvnv Funding Llc,  
Po Box 740281, Houston, TX 77274-0281  
13391119 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 17 2016 01:56:15 Midland Credit Management,  
Dept 12421, PO Box 603, Oaks, PA 19456-0603  
13391121 E-mail/Text: bankruptcydpt@mcmcg.com Nov 17 2016 01:56:15 Midland Credit Management, Inc.,  
PO Box 60578, Los Angeles, CA 90060-0578  
13391122 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 17 2016 01:56:15 Midland Funding, 8875 Aero Dr,  
San Diego, CA 92123-2255  
13391123 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 17 2016 01:56:15 Midland Funding,  
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
13391124 +E-mail/Text: bankruptcydepartment@tsico.com Nov 17 2016 01:56:57 Nco Fin /99,  
Po Box 15636, Wilmington, DE 19850-5636  
13391127 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 17 2016 01:55:47 PA Department of Revenue,  
1 Revenue Place, Harrisburg, PA 17128-0001  
13391130 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 17 2016 01:55:47  
Pennsylvania Department of Revenue, Department 280946, Harrisburg, PA 17128-0946  
13391131 +E-mail/Text: nod.referrals@fedphe.com Nov 17 2016 01:55:15 Phelan Hallinan & Schmieg,  
One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400,  
Philadelphia, PA 19103-1814

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Borough of Canonsburg  
cr CITIMORTGAGE INC  
cr MIDFIRST BANK  
cr The Washington Hospital  
cr\* +MidFirst Bank, 999 NW Grand Blvd., Ste. 100, Oklahoma City, OK 73118-6051  
13391101\* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
(address filed with court: Columbia Gas Of Pennsylvania, 200 Civic Center Dr 11th Fl,  
Columbus OH 43215)  
13391113\* +Internal Revenue Service, Insolvency Unit II, 1000 Liberty Avenue, Room 705,  
Pittsburgh, PA 15222-4014  
13391111\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
13426688\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617)  
13471239\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617)  
13394944\* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
13391135 ##Vision Financial Corp, PO Box 460260, Saint Louis, MO 63146-7260

TOTALS: 4, \* 7, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 18, 2016

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: lfin  
Form ID: pdf900

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Total Noticed: 56

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2016 at the address(es) listed below:

Jeffrey R. Hunt	on behalf of Creditor	Borough of Canonsburg jhunt@grblaw.com, cnoroski@grblaw.com
Joseph P. Schalk	on behalf of Creditor	CITIMORTGAGE INC pawb@fedphe.com, joseph.schalk@phelanhallinan.com
Joshua I. Goldman	on behalf of Creditor	MidFirst Bank bkgroup@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor	MIDFIRST BANK bkgroup@kmlawgroup.com
Mary L. Thibadeau	on behalf of Creditor	The Washington Hospital mary.thibadeau@klgates.com
Matthew J. Madvay	on behalf of Debtor	Joseph D. Knodle mjmadvay@verizon.net, mmadvay@yahoo.com
Matthew J. Madvay	on behalf of Joint Debtor	Lisa D. Knodle mjmadvay@verizon.net, mmadvay@yahoo.com
Matthew J. Madvay	on behalf of Plaintiff	Lisa D. Knodle mjmadvay@verizon.net, mmadvay@yahoo.com
Matthew J. Madvay	on behalf of Plaintiff	Joseph D. Knodle mjmadvay@verizon.net, mmadvay@yahoo.com
Megan E. Farrell	on behalf of Defendant	Secretary of Housing and Urban Development Megan.Farrell@usdoj.gov, Patricia.Fitzgerald@usdoj.gov;Deborah.Verrilla@usdoj.gov
Office of the United States Trustee		ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour		cmecf@chapter13trusteedpa.com

TOTAL: 12